



# Rhode Island's Health Benefits Exchange

## *Findings from Research*

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*Lake Research Partners*



## Background

- Between December 2012 and January 2013, Lake Research Partners (LRP) conducted research with diverse Rhode Island residents, small employers, and healthcare providers to receive feedback on the state's Health Benefits Exchange.
- The focus groups were conducted in Providence, Woonsocket, and South Kingstown.
  - Six groups were held with diverse Rhode Island residents – participants represented a mix of socioeconomic background, race, and ethnicity. One group was conducted in Spanish.
  - Four groups were held with small employers segmented by firm size and whether or not they were not-for-profit organizations.
  - Four groups were held with healthcare providers; one group was conducted with each of the following: primary care physicians, ER doctors, specialists, and nurses.
- A total of n=808 adults in Rhode Island completed the statewide survey, which was conducted by telephone (n=566 landline, n=242 cell phone) from January 11 to January 17, 2013. On average, the survey took about 13 minutes to complete. The margin of error on the total results is 3.5%.



## Overview

- Rhode Island residents, small employers, and healthcare providers are generally supportive of reforms to the state's healthcare system.
- They believe health coverage is too expensive, that there are too many uninsured people, and that care is often fragmented; and
- While there is a lack of awareness about the Health Benefits Exchange, once it is explained, the vast majority are interested in using it to find affordable health coverage.

**Detailed Findings**





## Rhode Island Residents Are Likely to Use the Health Benefits Exchange

Most Rhode Island residents (79%) do not know about Rhode Island's Exchange.

Once they learn about the Exchange, the vast majority (87%) say they would be likely to use the Exchange to find insurance.

"Rhode Island is creating a new way for individuals and small employers to get health insurance through its health insurance exchange. Individuals and small employers can use the exchange to compare health insurance plans and purchase the one that fits their needs and their budget. Through the exchange, you can see side-by-side comparisons of plan benefits and prices, and can find out if you qualify for a [discount/tax credit] to make insurance more affordable. If you needed insurance, how likely would you be to look into this new way for getting insurance?"

<i>Very likely</i>	61%
<i>Somewhat likely</i>	26%
<i>Not too likely</i>	5%
<i>Not at all likely</i>	7%
<i>Don't know</i>	1%



## Residents Respond Positively to Potential Exchange Services

When presented with services Rhode Island's Exchange may offer, most respondents say these features would make them more likely to use the Exchange.

**Table 1: If you needed insurance, how much more likely would you be to use the Exchange if it had this feature? (n=808)**

	"5" on a 1-5 Scale	"4" on a 1-5 Scale
Help if you have a problem with your insurance company	62%	19%
Help choosing a plan by phone, internet, or in-person	54%	21%
Help finding a healthcare provider or service	53%	21%
The Exchange as a negotiator with insurance companies	51%	23%
1 on 1 assistance from healthcare professionals	50%	23%
Small employers can set defined amounts for employees and employees can choose their plan	47%	24%
Discounts on health products like exercise equipment, supplements, etc.	47%	20%
Discounts on health-related services like gym memberships, etc.	47%	18%
Information and resources on health and healthy living	36%	25%



## Residents Are in Favor of Reforming the State's Healthcare System

Most Rhode Island residents (71%) say they are in favor of making changes to the state's health system such as making insurance more affordable, giving patients better health information, and making the process of looking for and buying insurance easier.

"As part of creating its own health insurance exchange, Rhode Island would also like to make a number of other changes to the health care system to improve health care and health insurance for all of its residents. These changes include rethinking the way patients get care; improving insurance options and making them more affordable; giving patients better healthcare information; and simplifying the process for getting insurance. From what you know now, are you in favor of making these types of changes to the healthcare system in Rhode Island?"

<i>Strongly favor</i>	<i>41%</i>
<i>Somewhat in favor</i>	<i>30%</i>
<i>Somewhat opposed</i>	<i>9%</i>
<i>Strongly opposed</i>	<i>8%</i>
<i>Don't know</i>	<i>13%</i>



## Residents Have Many Reasons to Support Reform

Would you say this is a very important, somewhat important, not too important, or not important at all as a reason to change Rhode Island's healthcare system? (n=808)







## Small Employers Support Reform and Are Open to Using the Exchange to Find Insurance

In the focus groups, small employers seem unaware of the Exchange but are interested in learning more – and using the Exchange – once they hear about it.

But they are skeptical – this sounds too good to be true. They want more details.

Small employers are driven by bottom-line concerns. Reducing their health insurance costs is a priority.

Nearly every small employer who participated in the research says they would at least look into the Exchange once it is up and running – they feel an obligation to their employees.

***“[I] might [look into the Exchange] or might just go to the broker. It depends on the value of the site, whether it is actually better than the private quotes that we already get.”***

*- Small employer,  
Providence*



## Healthcare Providers Support Reform and Express Strong Support for the Exchange

In the focus groups, providers are frustrated with the current healthcare system and welcome reform.

Providers want to be at the table to help with reform implementation. They are more likely to support it if they can give input.

Providers are enthused about the Exchange. They are willing to promote the Exchange to their patients. But they want to learn more details and who is sponsoring it.

***"[The Exchange] is going to allow for more of our patients to be insured... That's going to help considerably because a lot of the patients that we see don't come as often as they should or we only see them when they are critical because they don't have insurance and they won't go into a doctor or go to the emergency room. We don't want them to go to the emergency room. We want them to be followed by a family physician who can help them improve their health."***

*- Nurse, South Kingstown*

For more information about this research, contact:  
Michael Perry at [mike@perryundem.com](mailto:mike@perryundem.com)

